

FIG. 1

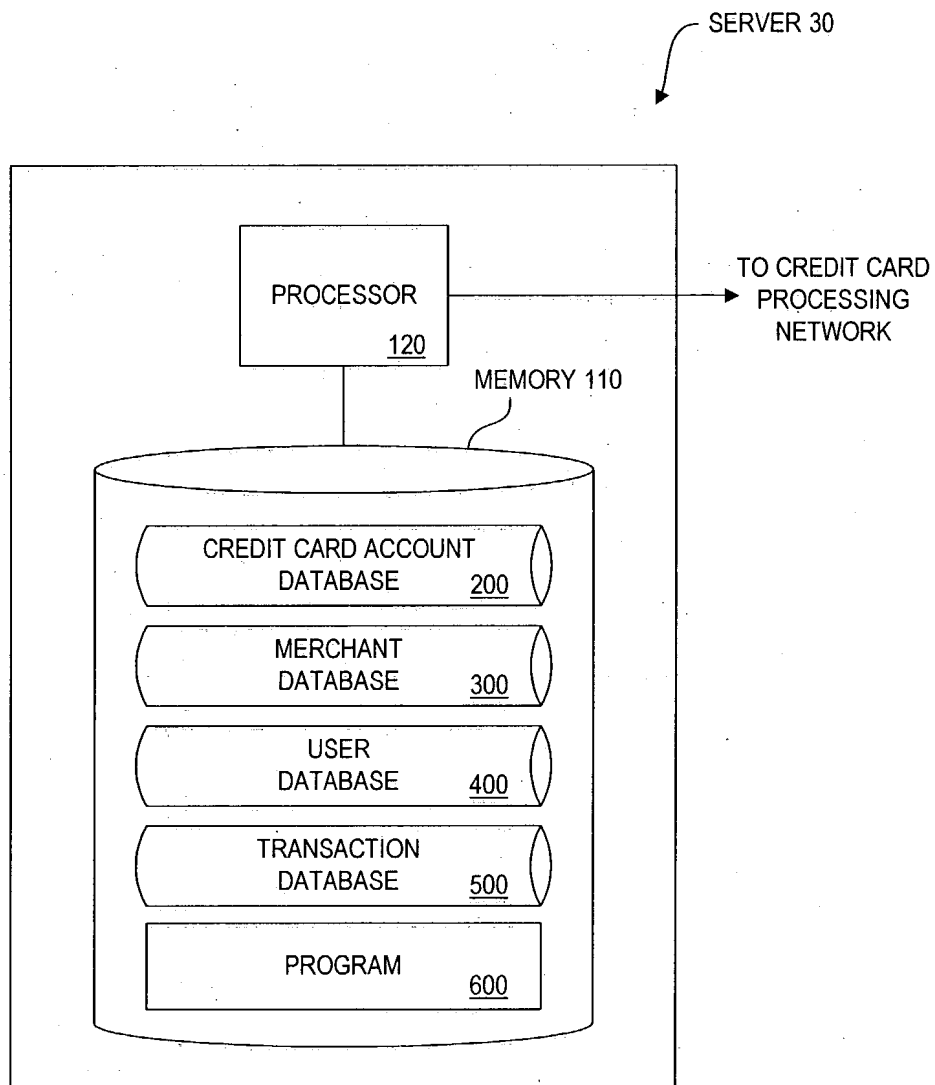


FIG. 2

CREDIT CARD ACCOUNT  
DATABASE 200

ACCOUNT IDENTIFIER 200A	ACCOUNT HOLDER'S NAME 200B	ACCOUNT HOLDER'S ADDRESS 200C	ORIGINAL CREDIT LINE 200D	AVAILABLE CREDIT LINE 200E
2222-3333-4444- 5555	TIM JOHNSON	99 MAIN ST. HOMETOWN, CT 22222	\$5,000	\$2,000
2222-8888-7777- 6666	SUE MARVIN	10 CENTER ST. ROCKPORT, NJ 99999	\$4,000	\$3,500

R1

R2

FIG. 3

MERCHANT DATABASE 300



MERCHANT IDENTIFIER 300A	CARD AUTHORIZATION TERMINAL (CAT) IDENTIFIER 300B	CARD AUTHORIZATION TERMINAL CONTACT PHONE NUMBER(S) 300C	MERCHANT NAME 300D
12345	123-XYZ	(333)444-5555	ABC DRUG STORE
67890	456-STX	(999)111-2222 (666)777-8888	SHOE EXPRESS

R3

R4

FIG. 4

USER DATABASE 400

USER IDENTIFIER 400A	ACCOUNT IDENTIFIER 400B	USAGE FEE 400C	USER NAME 400D	ACCOUNT HOLDER'S TELEPHONE NUMBER 400E	AUTOMATIC DEFAULT TIME 400F	AUTOMATIC DEFAULT COMMAND 400G
2222-3333-4141-5151	2222-3333-4444-5555	\$20	JOE SMITH	(111)222-3333	2.0 MIN	AUTHORIZE
2222-8888-7171-6161	9999-8888-7777-6666	\$25	JANE DOE	(444)555-6666	2.5 MIN	DECLINE

R5

R6

FIG. 5

TRANSACTION DATABASE 500

USER/ACCOUNT IDENTIFIER	AUTHORIZATION CODE	RECORD OF CHARGE IDENTIFIER	TRANSACTION AMOUNT	CHARGE DESCRIPTION	MERCHANT IDENTIFIER	CAT IDENTIFIER
500A	500B	500C	500D	500E	500F	500G
2222-3333-4141-5151	777777	92929292	\$250.38	ABC DRUG STORE	12345	123-XYZ
2222-3333-4141-5151	777777	92929292	\$20.00	EMERGENCY CARD USAGE FEE	12345	123-XYZ
2222-8888-7777-6666	777772	665544	\$50.95	SHOE EXPRESS	67890	456-STX

R7

R8

R9

FIG. 6

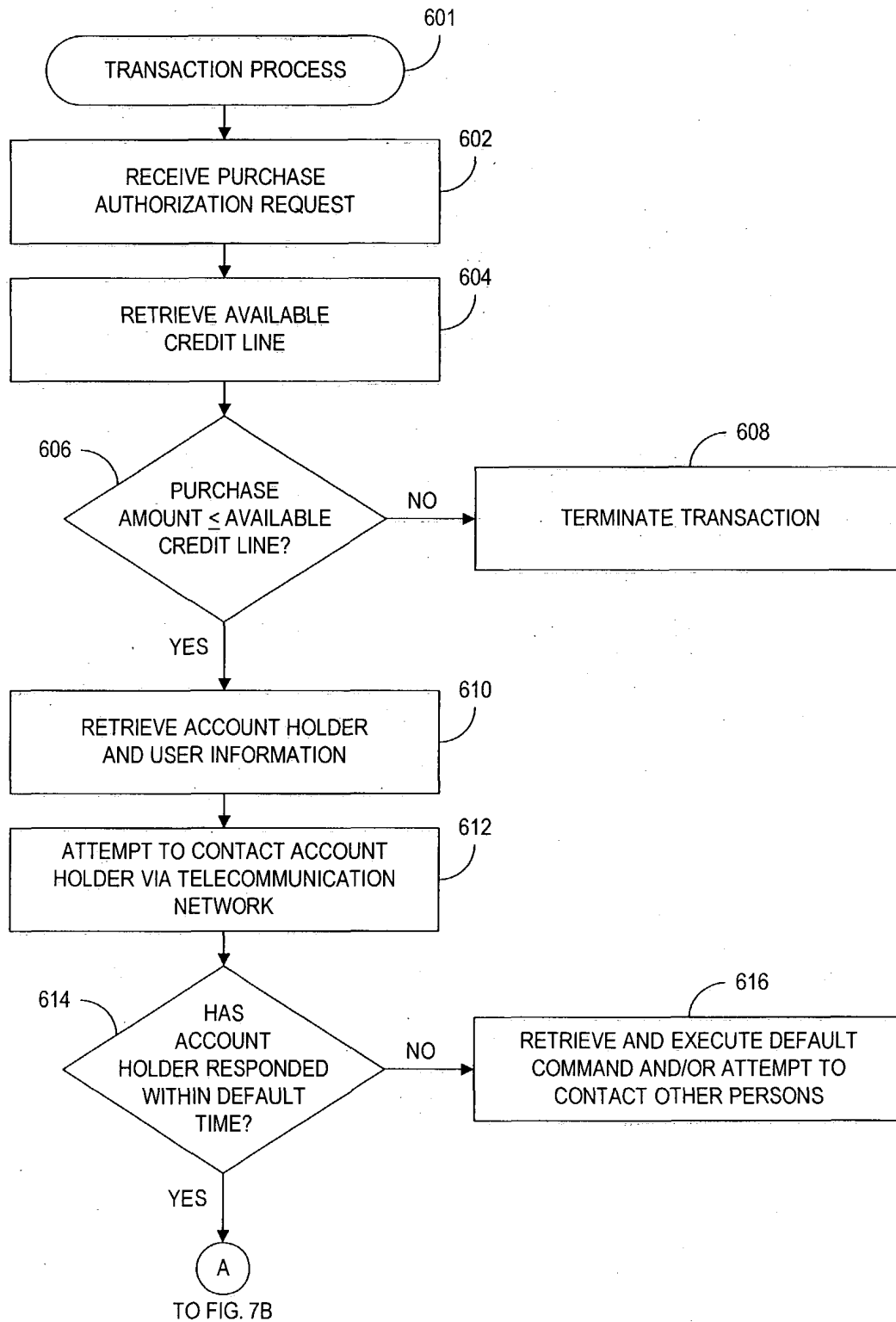


FIG. 7A

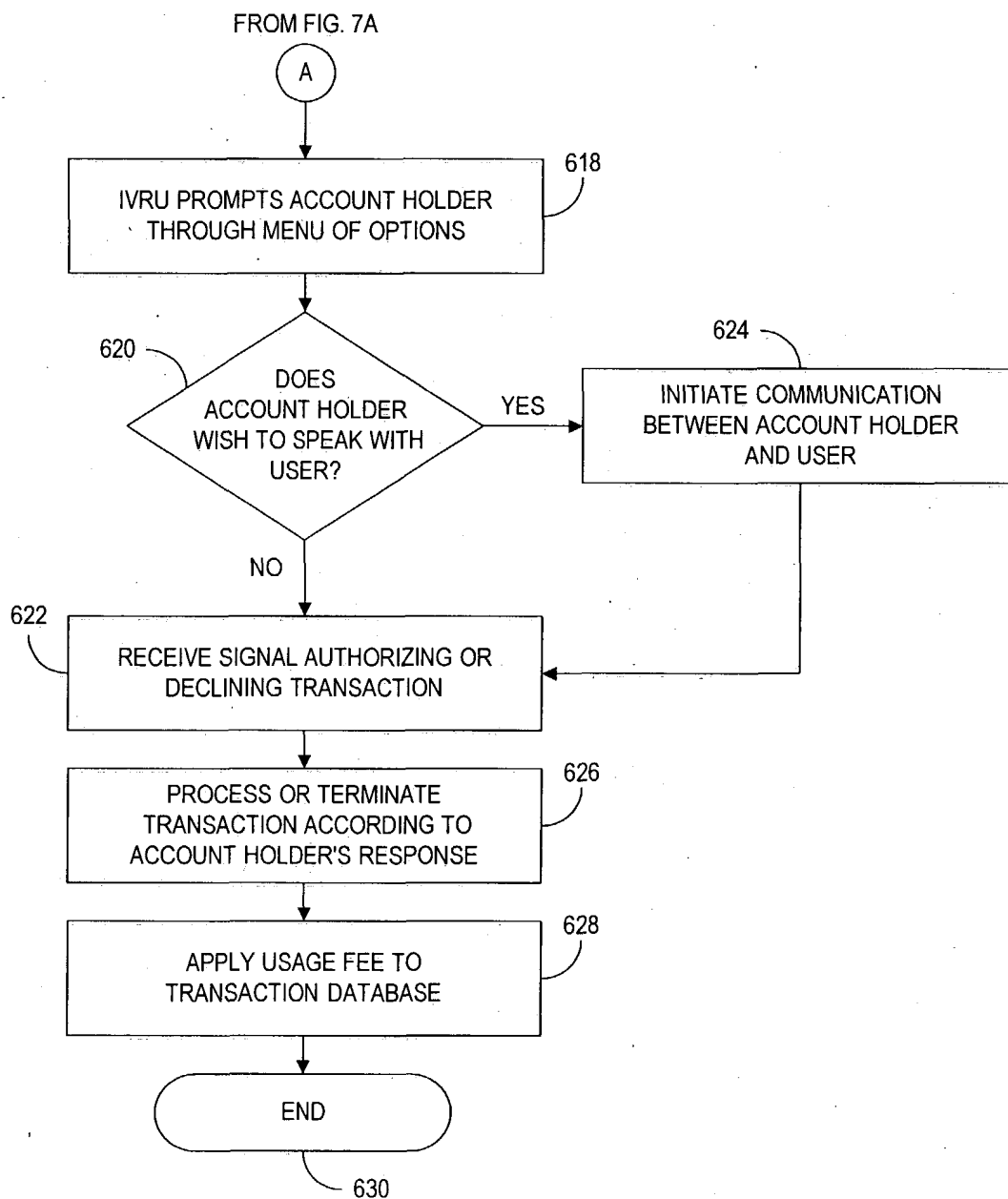


FIG. 7B